

**August's Agenda**

- Greetings — Robie Cagle
- Mini Exhibit — TBA
- News & Views— New & Views
- Coin Quiz — Kelly Finnegan
 - Refreshments — Sheri Cagle

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PRESIDENTS MESSAGE

Hello all!

I hope this newsletter finds you all well. I want to express gratitude to all those who assisted in making our Summer picnic a success, as well as thank everyone who attended, for without you we would not have had such a successful picnic. There were some excellent prizes given away and lots of fun by the kiddies and great conversation amongst the adults.

Our August meeting will be at our normal location at the Columbus Community Center at our normal time of 7 pm on Tuesday August 12th. I hope to see you all there where we will be having a presentation by Doug Nyholm. This should be good as his presentations always are.

Something has become more clear to me since working at Majestic Coins, something I had never given much thought to, and which I have learned since starting there and want to pass that info along. First, there is no formal requirements to be an officer of the UNS, or even for the Board, just a desire to serve and help promote the club and our wonderful hobby.

Second, when it comes to purchasing coins, bills or whatever your personal collecting goals may be, it is important to understand grading, even to question grades if you do not agree with what you see. This helps keep all of us honest and respectful to others as well as doing a good service to the integrity of the hob-

by. I say this because, though I have collected for many years, I was very trusting and did not ever question grades or prices - which can be costly. I trusted that everything was as it was represented to be, this does not mean that I was taken advantage of, just that I hurt myself by not obtaining knowledge. Knowledge is power and it would do well if we all undertook the opportunity to learn those skills which can help us, or which can protect us from the unscrupulous as we work on our collections.

I look forward to seeing you all on the 12th.

Sincerely,

Robie Cagle

August's PROGRAM— Grading Insights by Doug Nyholm

The book review contained in this Mint Master is the subject of the talk to be given by Doug Nyholm this month. We have moved the auction from August to September due to the fact that our

treasurer, Eldon Farnsworth will not be able to attend and he is instrumental in keeping track of all the auction bids and money. Look forward to our auction next month.



FEATURE ARTICLE - August ANA Auction Extravaganza

This years ANA convention and auction is shaping up to be an historic event. In past years major auction houses have competed for the privilege of hosting the auction event at ANA conventions. In recent years Stacks/Bowers and Heritage have usually won the opportunity for this event but for the August 2014 ANA BOTH, Heritage and Stacks/Bowers are hosting major auctions in conjunction with the show. I have received my auction catalogues totaling nine different from both companies. In total they weigh over a whopping 15 pounds and are jam packed with numismatic delicacies. Both companies are hosting premier events with Stacks being represented by their 'Rarities Night' while Heritage will be holding their special 'Platinum Night' auction editions for both coins and currency.

It would be foolish to state that, at least for now, one auction company has the edge because rarities and special coins and currency abound and will be auctioned over several days making each and every session of both auctions special for some collector.

To highlight just a very few of the exceptional items to be auctioned and most likely make headlines are those listed below. It will be clear after the auctions conclude just how many times the million dollar mark will be crossed. I will only state that it will be a number of times.

Heritage Highlights

1861 Paquet \$20
 1792 Silver Center Cent MS64
 1793 Chain Cent S-2 MS64
 1793 Wreath Cent MS66+
 Jefferson Head Large Cent
 1905 Indian Cent Struck in Gold
 1909 VDB Proof Cent / Finest ever offered
 1794 Silver dollar VF30
 Much Much More

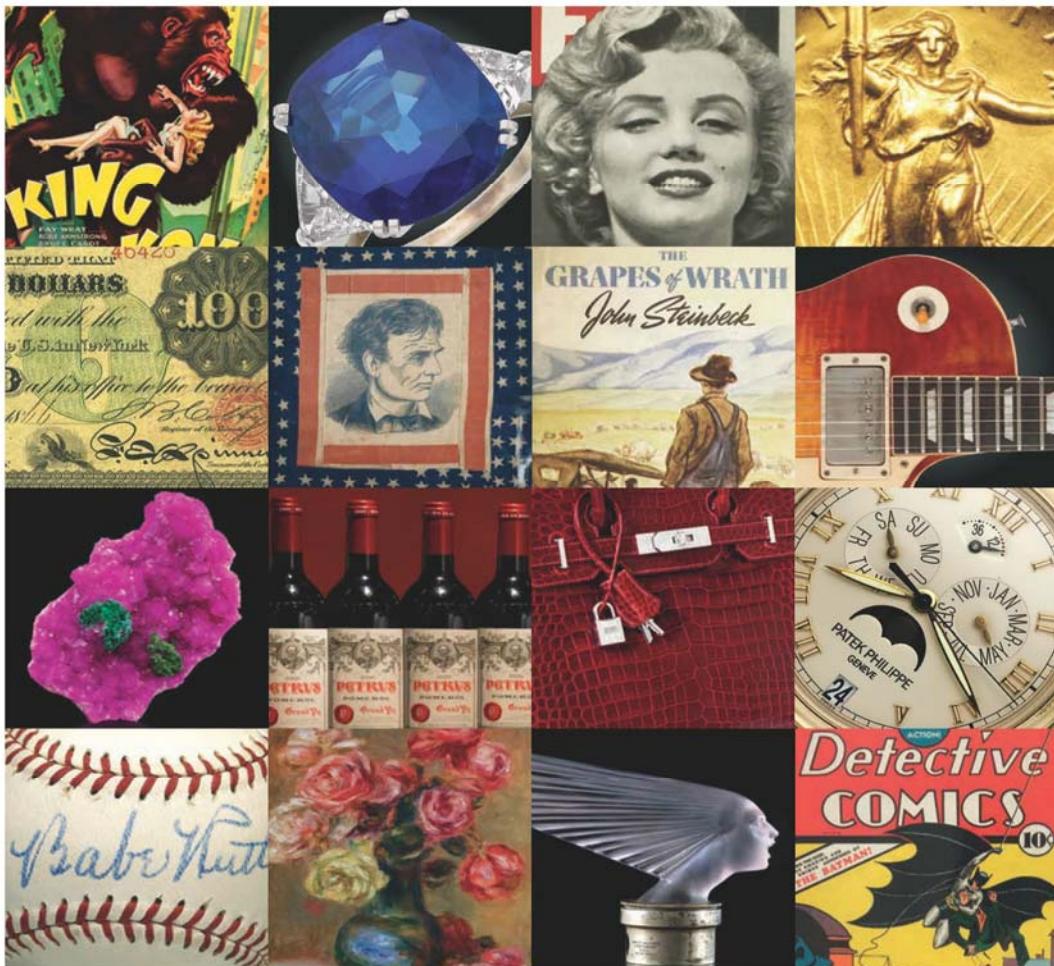
Stacks/Bowers Highlights

1804 Silver Dollar
 Five Newly discovered 1921/22 Peace \$
 Sac/Statehood Quarter Mule
 Miners Bank \$10 MS65
 Jefferson Head Large Cent
 Gilded Age \$20 Collection (120 MS Coins)
 \$2 1/2 Gold Collection 1796-1839
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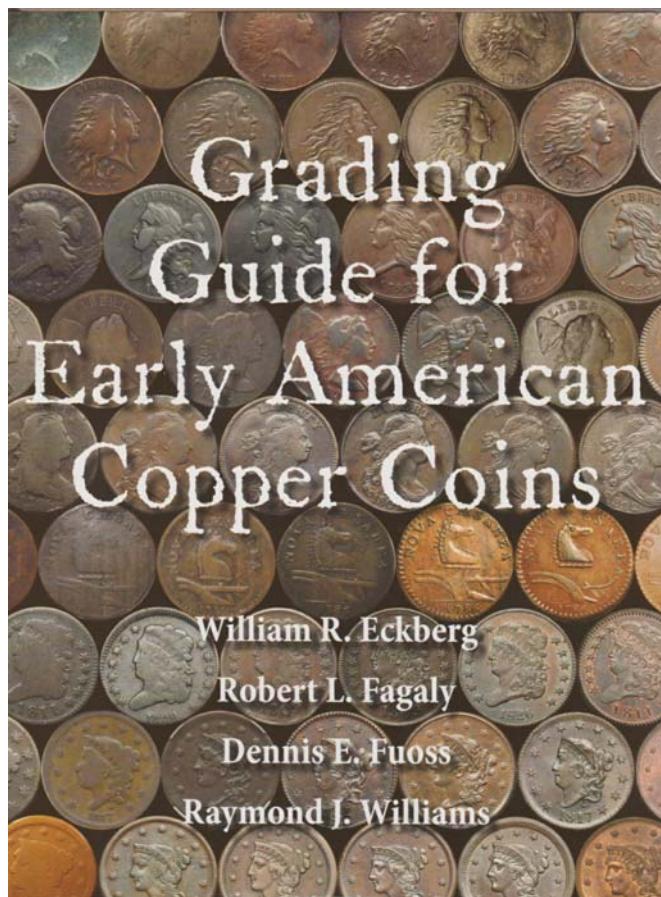
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BOOK REVIEW – EAC Grading Guide

I reluctantly ordered this book mainly because although I have in the past collected large cents but presently do not. And, it seems that there is a double grading standard between EAC collectors and the major grading services as well as those of us who collect silver or gold coins. In observing descriptions in auction catalogues one often finds the grade as PCGS MS-63 to also have an EAC grade listed as AU-50. What is correct? Does one accept the slabbed grade as gospel or is there a reason that EAC considers what most accept as Mint State as a circulated coin. Are these EAC enthusiasts just snobs to be ignored or is there something to their grades.

Let's face it, in today's market the almighty dollar is closely tied to the established and certified grade and that is the way it is, or is it? We have all heard of 'grade-flation' over the years and what was once considered MS-65 many times is now certified as barely MS-63. When this book came to my doorstep I was at first glance very impressed at the quality of the book. It is full size 8 1/2x 11, hardcover and fully illustrated in high quality images. I began to read and although I have virtually every other grading guide published was immediately impressed with the information contained within this book. To get to the point I personally feel that the information

is the best and most concise and informative of any past or present book available. Now to add one disclaimer, do I agree with everything and every grade statement in the book, no, but the information which is presented is outstanding and if used to enhance your understanding of coin grading will improve your skills immensely.



One of the most important points which was brought out was that there are realistically two different type of coin grading. There is "Technical Grading" and "Commercial Grading." I believe that most of us have never really considered these two differences but as explained in the book they really bring to the forefront how graded coins today can vary so much. Commercial grading can be considered how the general appearance, rarity, problems, and market conditions can be factors in determining the grade of a coin. Tech-

ical grading can be much more pure in relation to what the specific condition as represented by a numerical grade a particular coin is. In other words there are many early American coins which have problems such as strike, which can make high points appear flat, toning and/or spotting which may have occurred over the decades, and even striking irregularities that can affect the appearance of the coin. Even slight

cabinet friction, excessive marks or scratches and other miss-handling marks which all tend to affect the eye of the observer. All of these



Chocolate



Chocolate & Steel

full color enlarged examples of all types of coppers in all grades and gives examples of how each according the EAC should affect the final



Magenta & Green



Deep Steel

although may not be considered circulation or wear significantly affect the general appearance. So what constitutes circulation? Even though the coin may not have ever entered commerce it effectively has marks commensurate with wear. When compared to Commercial grade it is considered by most graders that much of the technical problems do not affect the actual grade and the ravages of time even though apparently minor to most can be ignored because not equivalent reference is available such as it is with modern 20th century gem mint state coins. Many early coins do not even exist in mint state. Also commercial grade which given to a rare or very scarce coin is many times ignored because grade doesn't really matter nearly as much a price. After all who cares if that rare coin with less than 100 examples known is graded AU-58 but really appears to you that the technical grade is 10 points less, where are you going to find another one, and the price is acceptable.

Other points are impairments to circulated coins. Just how much do those nicks, rim bumps, cleaning, porosity or hairlines affect the actual grade. The book delves well into all of these and more types of impairments with

grade. This can easily be applied to non-copper coins and is much more involved than reducing the grade one level for a particular problem.

Other chapters cover storage and preservation, counterfeit coins, coloration and toning and finally sections showing each type of half cent and large cent in full color in grades from Fair to Uncirculated. Also New Jersey coppers, Connecticut coppers, Massachusetts coinage as well as Fugio cents are depicted in the same manner.

In summary, the 180 page book has a wealth of information regarding grading in general but is obviously aimed at Early American Coppers. However even if you don't own a single large cent but are interested in the art of grading coins you will definitely want to add this book to your library. I read it cover to cover and every word. I think that I increased my knowledge of grading coins in general significantly. The book is available from EAC and is a bit pricey at \$60 but is worth every cent of it.

Doug Nyholm

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COUNTERFEIT CORNER - Fake Confederate Currency

One of the more frequently encountered types of counterfeit money are replicas of Confederate currency. Many of the pieces encountered are reproduced on stiff/crisp parchment type paper. To the novice this may make the note appear to be old but be advised that no real U.S. paper currency was ever printed on parchment paper. Other commonly encountered types are those notes printed on what feels like regular paper and many of these were distributed as novelties in the 1950's and 60's some in breakfast cereal boxes. Most of these have the word "Facsimile" printed in tiny text near the border. This can appear on both the front or back but many of these copies do not carry any indication as to their being a copy. Common serial numbers for these notes are listed below and searching EBay and the internet by serial number you will turn up many of these notes. Be advised, if you run across ANY Confederate note with a serial number listed below it is a FAKE! This list isn't 100% Conclusive but is a good representation of many fake Confederate notes.



Counterfeit Confederate Serial Numbers / Years Issued in Red

\$0.50 1863 104199, 104508, 861343 **1864** 6850, 83999

\$1 1862 355, 658, 49092, 50381 **1863** 1468, 18094

1864 3691, 28490, 32984, 42507, 6171, 76280, 82129, 83383, 85087

\$2 1861 2473, 6476, 46893 **1862** 37232, 48590, 211765 **1863** 46695, 51572

1864 4505, 18491, 32098, 34098, 37544, 48840, 74585, 93609, 94505, 98840

\$5 1861 1953, 2070, 4763, 11225, 16767, 24497, 138590 **1862** 6250 **1863** 16165, 81072

1864 1138, 18262, 19640, 23580, 45806, 46147, 47333, 50243, 68771, 76280

\$10 1861 470, 970, 1484, 5089, 8005, 8007, 19107, 77389, 91497, 94129

1862 2973, 581355 **1863** 37728, 50883

1864 8470, 9825, 14077, 22462, 31680, 32515, 35342, 39911, 40620, 40679, 45447, 45956, 49987, 55411, 66037, 83185, 96636

\$20 1861 11220, 15247, 76007, 131720 **1862** 39590, 61372 **1863** 77786

1864 1372, 2625, 10482, 13410, 22224, 23483, 35021, 46410, 56809, 68327, 76627, 80967, 93941

\$50 1861 1365, 3866, 18441, 18443, 21614, 23961, 23510, 31351, 49935, 93351

1862 60423, 85765 **1863** 3987, 4553, 57257, 57557

1864 5670, 5920, 11999, 14949, 24791, 25674, 50935, 59204, 61891, 72104, 77114

\$100 1861 85, 457, 1367, 4182, 4332, 323118

1862 108, 4114, 25208, 50371, 52042, 53453, 57939, 65798, 84389, 127208, 148406

1863 933, 2248, 2575, 29063, 29200, 57226

1864 801, 4398, 20396, 33193, 41567, 44248, 47128, 49987 79243, 85117, 92685

\$500 1861 85

1864 393, 9229, 14682, 16599, 16760, 18278, 18935, 19834, 21130, 26326, 26949, 33004, 33546, 36776, 67935, 82210

\$1,000 1861 46, 82, 88, 176, 178, 197, 297, 321



August's Quiz

Something a bit different this month!



Can you name the four rarest coins in America? The rarest coins, not necessarily the most valuable.



There is a raised dot on the right wing next to the breast. Do you know how and/or why this mark came to be?



What is the date of the coin shown above?



What is the significance and date of the coin pictured at left?



Can you describe the coin pictured to the left.

- August - Speaker—Doug Nyholm
- September - Auction
- October - Speaker (TBA) / UNS Coin Show
- November - Elections & Bourse
- December - Christmas Dinner
- January 2015 - Bourse

UNS MEETING SCHEDULE FOR 2014





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A screenshot of the Regency Mint website. The top half has a red background with the Regency Mint logo (a stylized star and the text "REGENCY MINT"). Below this is a white section with the text "quality silver bullion" and the "qsb" logo. The bottom section has a white background with the text "let us be your favorite mint", the website address "www.qualitysilverbullion.com", a QR code, and a phone number "1-866-334-4279".

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GOLD KENNEDY HALF DOLLAR OF 2014

Beginning during this years ANA Worlds fair of Money held in Chicago the U.S. Mint will make their official release of the commemorative 50th Anniversary issue of the Kennedy Half Dollar. This coin will be minted in gold and dual dated and is sure to create significant collector interest.

My question is, how many of you think this is a good idea and if so will you purchase one? If you remember a few years ago the mint failed to issue a proof Silver Eagle and many collectors cried foul. They had faithfully been collecting one of each year since its inception and now there is a hole in their collection.

Likewise, many collectors collect Kennedy Half Dollars and also many are of limited means. I suspect some will definitely not purchase this issue because of the price and they too will now have a hole in their set or rather, technically, an incomplete set.

What do you think? Is the mint playing fair by creating



rarities which many collectors cannot afford, therefore may become disillusioned with their set and stop collecting Kennedy Halves? Doug Nyholm



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'PRIZES' AND 'BUY OF THE MONTH FOR AUGUST

Buy of the Month
To Be Announced



ON-TIME PRIZE

Franklin Half AU

YOUTH PRIZE

1996 Mint Set

MEMBER PRIZE

1921 Morgan Dollar

Drawing Prizes:

2013 Silver Eagle

2014 Silver Eagle

2014 Baseball HOF Proof Half

2014 Baseball HOF UNC Half

1923 Peace Dollar

1972 Mint Set + 1960 Cent roll

NUTS club medal set

1987 Prestige Proof set

1945 Walker Half XF



ANA Mid-Year convention Medal
2014 Red Book/Blue Book set
1993 Bill of Right Commemorative Set
Silver Cert/US Note set
1935/1957/1934 \$5/1953 \$5
1942 Walker Half AU
1943 Walker Half AU+

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YOUNG NUMISMATISTS

— ANOTHER YOUTH NIGHT ACKNOWLEDGEMENT —

— HOLDERS: PROTECTING YOUR NUMISMATIC ITEMS —

YOUTH NIGHT 2014: Last month, I forgot to acknowledge the support of Richard Blaylock, a longtime supporter of our annual youth night program. Richard generously provided for each youth, and even some adults, to receive an uncirculated Arches ATB quarter. Thank you, Richard, for your continued support.

HOLDER OPTIONS GALORE: The large number and variety of holders available to protect our numismatic items can be both a blessing and a perplexing situation for the numismatist and collector. Additionally, if you follow the grading approach we've discussed the last few months, you may be need to use more than one type of holder to satisfy your goals of protecting and safeguarding your items. In deciding which holder(s) are right for your collection, you may find it helpful to consider the following:

1. Are you going to collect individual items of interest or type, year, or series sets?
2. Will you use your collection for competitive display, show and tell display, or personal satisfaction and enjoyment?

3. Do you need easy access to the raw items?

4. Do you need to see all three sides of a coin, medal, or token; or just two or maybe only one?

5. How and where will you store your collection?

Once you answer these questions, you should be able to easily reduce the number of holder options you have to consider. For example; if you are going to focus on sets, like a Lincoln Cent series, I would choose good quality albums rather than folders or individual protective holders. Albums offer a safe archival environment, the items can be easily accessed, prevent



unwanted touching by viewers, are normally of uniform size based on manufacturer which makes storage

planning a lot easier, allow viewing of two sides, and can be used in displays. Considering these characteristics how would folders or individual holders compare?

While albums offer many advantages, most numismatists still find a lot of use for individual holders and there is a type or style to satisfy the needs of almost all collectors/numismatists. Some of the more common and readily available holders include: 2x2 envelopes, staple-style or adhesive Mylar/ card-

board 2x2s, plastic one and two pocket safety flips, soft vinyl and PVC flips, Air-Tites, Whitman (or Gallery) holders, Intercept Shield holders, CoinEdge holders, Koin-tain holders, Eagle holders, Capital acrylic holders, Light-house holders, and slab-like snap together holders like

those from Coin World and BCW. Next month, we'll examine the pros and cons, cost, and protective characteristics of each of these types of holders with a goal of equipping you with enough information to make an informed decision concerning which holder(s) will best satisfy your needs. In the meantime, you should think about the following consid-



erations: the degree of protection your collection requires, how much you can afford to spend on protection, whether your items will be adversely affected by movement or rubbing in the holder, and how long items will remain in the chosen holder.

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Stack's Bowers Galleries

Chicago ANA 2014

August 6-10, 2014

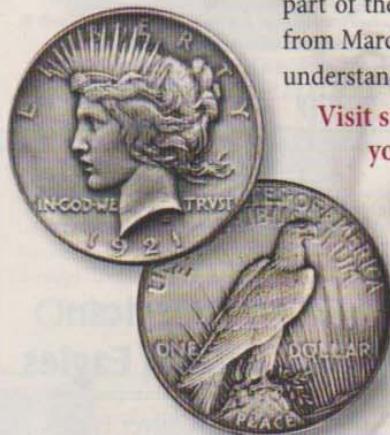
An Official Auctioneer of the ANA World's Fair of Money

An Incredible Offering of Peace Dollar Trials

Formerly Property of Mint Director Raymond T. Baker

Stack's Bowers Galleries is pleased to present five important Peace dollars on August 6, 2014 in the Rarities Night session of our Official Auction of the ANA World's Fair of Money in Chicago. The coins were originally part of the holdings of Raymond T. Baker, who served as mint director from March 1917 to March 1922. These coins fill an important gap in our understanding of the creation and evolution of the Peace dollar design.

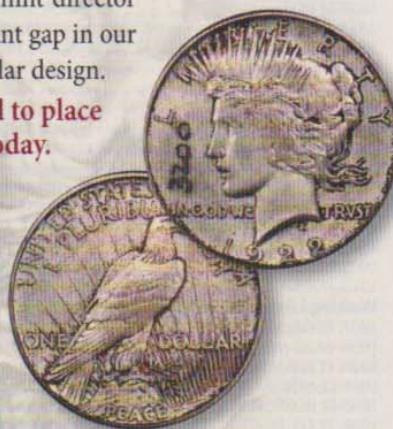
Visit stacksbowers.com for full lot descriptions and to place your Internet bids on these incredible pieces today.



1921 Peace Silver Dollar. High Relief.
Sandblast or Matte Finish, Antiqued.
Specimen-64 (PCGS).
Ex: Raymond T. Baker Estate.



1922 Peace Silver Dollar.
Modified High Relief Production Trial.
Judd-2020. Proof-67 (PCGS). Satin Finish.
Ex: Raymond T. Baker Estate.



1922 Peace Silver Dollar.
Modified High Relief Production Trial.
Judd-2020. MS-65 (PCGS).
Ex: Raymond T. Baker Estate.



1922 Peace Silver Dollar. Early Hub Dies.
MS-67 (PCGS).
Ex: Raymond T. Baker Estate.



1922 Peace Silver Dollar. Early Hub Dies.
MS-67 (PCGS).
Ex: Raymond T. Baker Estate.



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EXPANDED MINT MASTER BONUS ARTICLE

Completing your collection of Double Eagles!

Yes, you read the title correctly. Now's the time to complete your date/mint collection of \$20 gold coins. Usually this will take a lot of patience, time, and perseverance, however if you attend the ANA convention this month you can quite easily complete your collection. Even if you haven't yet begun and need virtually every date and mint mark will be available except for the 1849 Liberty and the 1933 Saint, and most will be available in mint state. Even a good selection of early proofs and some proof only dates.



When it comes to collecting sets, even putting together fantastic once in a lifetime complete sets, major conventions and auctions are the way to go. Why wait, why search here and there, attend dozens and dozens of small coin shows and search ads in every major coin publication. All you have to do is visit one show, attend several auction sessions, and your double eagle collection will be complete. Oh, one slight caveat, make sure that you bring about \$10 million dollars or there about.

What, you don't have \$10 million dollars? The above statements are all completely true. Putting together a set of double eagles can take years but this year save for possibly one or two coins (in addition to the 1849 and 1933) you really could put together a complete set in one weekend.

It seems that we have all read about the fantastic accomplishments of Elisaberg (who assembled the only complete set of U.S. coinage), or Garrett, Norweb, Pittman, Ford, and others, who assembled fantastic collections and think that these are accomplishments that can no longer be completed. Actually, they can, all it takes is the desire and a very sizeable bank account which unlike you, me, or virtually anyone we know, there are people who do have these resources. Imaging if Bill Gates or Warren Buffet had the desire to put together the worlds best collection. They most likely could, even with the coins which are unique, if they offered \$25 million for the 1873-CC No Arrows Dime I believe the current owner may very likely part with it. Noting is impossible, even today, Bill Gates may not take up coin collecting but any number of other ultra-wealthy collectors may. The major collections which continue to appear at auction are proof of that.

Doug Nyholm

*4th Annual Salt Lake Summer
Coin & Stamp Show*

Fri Aug 8 & Sat Aug 9, 2014

Sons of Utah Pioneer Building

*3301 E. Louise Ave (go to stop light at 3300
South & 3300 East and go north 1/4 mile)*

Coin & Stamp Dealers from throughout the West

- Free Admission with can of food. \$1 without can of food.

- Free Parking



Door Prizes



Fun for the entire family!

Friday 10 - 6, Saturday 10 - 4

Please bring some canned food for the local food bank! Help us help others. Thank you.

Advance Notice of Upcoming Coin Shows

There are two upcoming local coin shows planned for August and October.

Don't say you forgot or missed these great shows as there is plenty of notice to make your plans now.

Support your local and not so local dealers as well as your local UNS club by attending.

Also the October UNS show will include member displays with prizes so you have plenty of time to put together an award winning display.

51ST ANNUAL UTAH COIN SHOW

OCTOBER 17th - 18th 2014

Salt Lake Community College's
Miller Training Center

9750 South 300 West - Sandy, Utah 84074

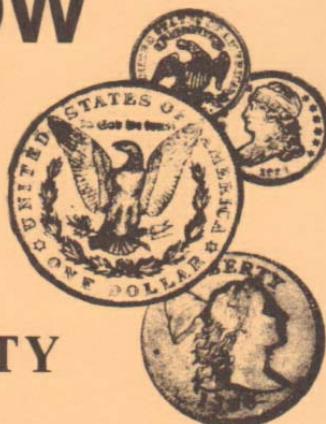
Sponsored by the

UTAH NUMISMATIC SOCIETY

ADMISSION \$3.00 - FAMILY \$5.00
FREE TO COIN CLUB MEMBERS WITH CARD
\$1.00 OFF WITH POST CARD

FRIDAY-SATURDAY - 10 A.M. to 7:00 P.M.

**FEATURING: COINS, MEDALS, TOKENS, PAPER MONEY,
HAND HELD COLLECTIBLES AND JEWELRY**



INFORMATION
801-467-8636

EDITORS THOUGHTS—Purchase a Numismatic Book

As many of you know I am almost as much of a collector of numismatic books and related information as I am of coins and currency. I thoroughly enjoy reading about numismatic rarities, their history, and how various issues came into being. I have owned my modest share of rare coins but will never have the opportunity to own the classic rarities so the next best thing is to read about them and drool over high resolution pictures of them.

In addition to having publications about these rarities as well as many references containing pictures of tens of thousands of coins, these have been a great learning tool to understanding grading and the nuances of grading. It is really the next best thing to actually handling the coin and testing your grading skills first hand.

Also, as I have spoke before on “Cherry-Picking” having a good reference library is an excellent way to learn about varieties which many times are worth dozens of times what the same coin of a common variety is worth. I do believe that there are still undiscovered varieties of many common coins waiting to be discovered. After all the 1914/3 Buffalo nickel was only identified recently. Although very uncommon there have been several Overton varieties of half dollars discovered since the first edition of his book.

Knowledge is not only power but it is money. I urge all of you to go past the Red Book and purchase a specialty book for a particular series what you are interested in or collect. I don’t think there is a type or series of U.S. coin that hasn’t been the subject of at least one book. It will definitely increase your enjoyment of the hobby and your collection. So if you haven’t enhanced your library make 2014 the year that you add a numismatic book to your bookshelf. It’s already August and you only have a few months to go.

My next book will be the ‘Double-Dime’ book written on 20 Cent pieces to be released at the ANA this month. Presently I do not even own a 20 Cent piece but have in the past and believe that this short lived series has some very interesting coins and facts concerning them. Happy collecting and even happier reading.

Double Dimes The United States Twenty-cent Piece



Lane J. Brunner
John M. Frost
Foreword by Brian Greer

Doug Nyholm



PO Box 65054
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Newsletter Editor—
Doug Nyholm

Articles & Comments Invited

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We are on the Web
Facebook

UNS Membership Application

Application for Membership in the Utah Numismatic Society

Name(s) of Applicants: _____

Address: _____

E-Mail: _____

How would you prefer to receive the newsletter?

E-Mail / Preferred (This option reduces club expenses)

Regular USPS Mail

Sponsor" _____

ANNUAL DUES

\$30 Family

\$20 Adult

\$5 Junior / Under 18

When & Where We Meet

Second Tuesday of Each Month at 7:00 PM

Columbus community Center

2531 South 400 East / Salt Lake City, UT 84115

Quiz Answers

- ⇒ There are three unique coins in the U.S. series - 1870-S Half Dime / 1873-CC No Arrows Dime / and the 1870-S Three dollar gold coin. Next in line is the 1861 Paquet Reverse Liberty \$20 Double Eagle with only two coins known to exist.
- ⇒ The arrow points to the 'Center Dot.' This is common on early coins in the U.S. series and was placed into the die to locate the center so the person applying the devices such as eagle, bust, stars and legends had a reference point so these devices would be correctly placed.
- ⇒ The date of the double eagle is 1861 and obviously was made in Philadelphia. This can be determined by the different style lettering applied to this reverse die by A. Paquet. This coin is to be auctioned by Heritage at the ANA and is already bid above \$1 million.
- ⇒ The unusual looking large cent is called a 'Jefferson Head.' During the early years of the US mint it was thought that a private company could do a better job of producing coinage at a lower cost. It is believed that this variety was a product of these efforts and was produced outside of the U.S. mint.
- ⇒ Finally the partial image is one of a large cent of 1793 depicting America abbreviated to AMERI. Supposedly to make the legend fit better on the coin. It is a S-1 variety and considered to be the first coin struck by the fledgling U.S. mint in 1793